

Fill in this information to identify the case:

Debtor 1 Morgen R Hatton
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the : Middle District of Pennsylvania
(State)
Case number 5:19-bk-02509-MJC

Official Form 410S1**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE BANK OF NEW YORK MELLON FKA
THE BANK OF NEW YORK, AS TRUSTEE
FOR THE CERTIFICATEHOLDERS OF
THE CWALT, INC., ALTERNATIVE LOAN
TRUST 2007-HY8C MORTGAGE
PASSTHROUGH CERTIFICATES, SERIES
2007-HY8C Court claim no. (if known): 4

Last four digits of any number you use to identify the debtor's account: XXXXXX4791

Date of payment change: 3/1/2022
Must be at least 21 days after date of this notice

New total payment: \$1,358.69
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 570.47

New escrow payment : \$ 545.92

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Loan Modification

Current interest rate:

New interest rate:

Current principal and interest payment: \$

New principal and interest payment: \$

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Morgen R Hatton

Case number (if known) 5:19-bk-02509-MJC

First Name Middle Name Last Name

Part 4:**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Dane Exnowski Date 02/07/2022
Signature

Print: Dane Exnowski Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 562-661-5060 Email Dane.Exnowski@mccalla.com

In Re:
Morgen R Hatton

Bankruptcy Case No.: 5:19-bk-02509-MJC
Chapter: 13
Judge: Mark J Conway

CERTIFICATE OF SERVICE

I, Dane Exnowski, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Morgen R Hatton
1072 Shady Lane
Honesdale, PA 18431

Mark E. Moulton
Moulton and Moulton PC
693 State Route 739, Suite #1
Lords Valley, PA 18428
(served via ECF Notification)

Jack N Zaharopoulos (Trustee)
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036
(served via ECF Notification)

Asst. U.S. Trustee
United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101
(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 02/08/2022 By: /s/Dane Exnowski
(date) Dane Exnowski
Authorized Agent for Creditor

MORGEN R HATTON
1072 Shady Lane
Honesdale PA 18431

Analysis Date: December 31, 2021
Loan:
Property Address:
1072 SHADY LN
HONESDALE, PA 18431

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Mar01, 2022	Prior Esc Pmt	October 01, 2021	Escrow Balance Calculation	
P & I Pmt:	\$812.77	\$812.77**			P & I Pmt:	\$812.77	Due Date:	February 01, 2022
Escrow Pmt:	\$570.47	\$545.92			Escrow Pmt:	\$570.47	Escrow Balance:	\$2,200.85
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$570.47
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$1,383.24	\$1,358.69			Total Payment	\$1,383.24	Anticipated Escrow Balance:	\$2,771.32

Shortage/Overage Information		Effective Mar01, 2022
Upcoming Total Annual Bills		\$6,580.47
Required Cushion		\$1,096.75
Required Starting Balance		\$2,741.89
Escrow Shortage		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,096.75. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,096.75 or 1/6 of the anticipated payment from the account.

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Sept 2021 to Feb 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Sep 2021	550.96		4,156.93	4,156.93	* Starting Balance	4,776.96	(16,963.73)
Oct 2021	550.96				* School Tax	1,170.99	(21,120.66)
Oct 2021				1,140.00	* Hazard	1,721.95	(21,120.66)
Nov 2021	550.96		1,171.00		* Hazard	1,721.95	(22,260.66)
Dec 2021	550.96	1,059.91			*	1,101.91	(22,260.66)
Dec 2021		21,120.66			* Escrow Only Payment	1,652.87	(21,200.75)
Jan 2022	550.96				*	1,652.87	(80.09)
Feb 2022	550.96				*	2,203.83	(80.09)
						2,754.79	(80.09)
					Anticipated Transactions	2,754.79	(80.09)
Feb 2022		570.47 ^P					490.38
	\$3,305.76	\$22,751.04	\$5,327.93	\$5,296.93			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

December 31, 2021

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Mar 2022	548.37		Starting Balance	2,771.32	2,741.89
Apr 2022	548.37			3,319.69	3,290.26
May 2022	548.37	1,283.54	Town Tax	3,868.06	3,838.63
Jun 2022	548.37			3,132.89	3,103.46
Jul 2022	548.37			3,681.26	3,651.83
Aug 2022	548.37			4,229.63	4,200.20
Sep 2022	548.37	4,156.93	School Tax	4,778.00	4,748.57
Oct 2022	548.37			1,169.44	1,140.01
Nov 2022	548.37	1,140.00	Hazard	1,717.81	1,688.38
Dec 2022	548.37			1,126.18	1,096.75
Jan 2023	548.37			1,674.55	1,645.12
Feb 2023	548.37			2,222.92	2,193.49
	<u>548.37</u>			2,771.29	2,741.86
	\$6,580.44	\$6,580.47			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,771.32. Your starting balance (escrow balance required) according to this analysis should be \$2,741.89.

We anticipate the total of your coming year bills to be 6,580.47. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$548.37
Surplus Reduction:	\$2.45
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$545.92</u>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826